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Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/071,053
Date Submitted: September 29, 2002				Filing Date	02/08/2002
(use as many sheets as necessary)				First Named Inventor	Bruce BENT et al.
				Group Art Unit	3693
				Examiner Name	Daniel S. Felten
				Attorney Docket Number	049212-0104
Sheet	1	of	1		

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS						
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JBW	C1	BENT, "Bruce Bent Makes Money Market Funds Act Like Bank Accounts," Equity BBDP, October 5, 1998, 3 Sheets.	

Examiner Signature	/J. Bradley Wright/	Date Considered	03/06/2007
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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language translation is attached.

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JBW	D1	5,878,405	03-02-1999	GRANT et al.	
JBW	D2	6,052,673	04-18-2000	LEON et al.	

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JBW	D3	ANDERSON et al. "Retail Sweep Programs and Bank Reserves," Federal Reserve Bank of St. Louis Review, Bell & Howell Information and Learning Company, Vol. 83, Issue 1, 24 Sheets, January 1, 2001.	
JBW	D4	Declaration of Mr. Bruce Bent II, Vice Chairman and Registrant of Applicant on the date of first commercial use of the service providing interest and FDIC insurance for checking accounts by means of a system using money market deposit accounts (MMDA's) of October 23, 1997	
JBW	D5	BRITT, "Struggling with Sweep Accounts," America's Community Banker, Vol. 6, No. 12, 11 Sheets, December 1, 1997.	
JBW	D6	CHAPELLE, "Merrill's Rivals Say They, Too. Offer Services Beyond Banking," Securities Data Publishing On Wall Street, 2 Sheets, February 1, 2003.	
JBW	D7	CHAPELLE et al. "Peering Into Tomorrow: At the Threshold of a New Century, Brokers and Others Discuss Where They were Going," Securities Data Publishing on Wall Street, 6 Sheets, December 1, 1999.	
JBW	D8	COYLE, "A Look at commercial Demand Deposit Options," America's Community Banker, Vol. 9, Issue 2, Bell & Howell Information and Learning Company, 9 Sheets, February 1, 2000.	
JBW	D9	CROCKETT, "Big Banks Found Stepping Up Marketing of 'Sweep' Accounts," American Banker, Vol. 159, No. 198, American Banker Inc., 3 Sheets, October 13, 1994.	

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			First Named Inventor	Bruce BENThal	
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			Examiner Name	Daniel S. Felten	
Sheet	2	of	3	Attorney Docket Number	049212-0104

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JBW	D10	FREDRICKSON, "Rising Rates Rescue Money Fund Firm Reserve Profits by Picking Niches," Crain's New York Business, Crain Communications Inc., Vol. 20, Issue 51, 2 Sheets, December 20, 2004		
	D11	HOFFMAN, "Reserve's FDIC-Insured Account Draws Regionals; But some see little need for insurance," Crain Communications Inc., Investment News, 2 Sheets, June 4, 2001.		
	D12	KEENAN, "Tapping Brokerages for Alternative to CDs," American Banker, The Financial Services Daily, 3 Sheets, February 18, 2004.		
	D13	LAVINE, "Check Out High-Yield Checking Accounts," Broward Daily Business Review, Vol. 39, No. 102, 2 Sheets, April 27, 1998.		
	D14	MCREYNOLDS, "The Power of CASH: Ho-hum cash can be great product (and lead to more business) in troubled times," Securities Data Publishing on Wall Street, 3 Sheets, June 1, 2002.		
	D15	MCREYNOLDS et al. "Unusual Products for Unusual Times," Securities Data Publishing on Wall Street, 6 Sheets, May 1, 2001.		
	D16	POTTER, "As Sweep Accounts Continue to Grow, So do Community Bank Options," America's Community Banker, Vol. 9, Issue 8, Bell & Howell Information and Learning Company, 3 Sheets, August 1, 2000.		
	D17	SHARE, "New Service Skirts FDIC's \$100K Limit," Dialog Web Command Mode, 2 Sheets, June 13, 2003, http://www.dialogweb.com/cgi/dwclient .		
	D18	SMITH, "IBAA Won't Push Interest-Bearing Checking For Business; Says Too Few Members Want It," The American Banker, 2 Sheets, April 18, 1996.		
	D19	STAFFORD, "New Bank Program Allows \$1 Million in Insured Deposits," Dialog Web Command Mode, 3 Sheets, August 24, 2003, http://www.dialogweb.com/cgi/dwclient .		
	D20	WILSON, "How Cash Management Services Can Help Your Bank Cultivate New Relationships with Commercial Customers," America's Community Banker, Vol. 10, Issue 5, Bell & Howell Information and Learning Company, 8 Sheets, May 1, 2001.		
	D21	"Man Bites Dog: Funds Move Into Banking," IBC's Money Fund Selector, 2 Sheets, November 6, 1998.		
	D22	About iMoneyNet, Inc., About iMoneyNet's Money Funds Division, 4 Sheets, August 21, 2003, http://www.ibcdata.com/about.htm .		
JBW	D23	"Reverse Ups Insurance Limit On Money Market Account," Thomson Financial Inc., Mutual Fund Market News, 1 Sheet, August 26, 2002.		

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Sheet	3	of	3		

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JBW ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ JBW	D24	"The Reverse Funds to Offer up to \$600,000 of FDIC Insurance on Reserve Insured Deposits; Addressing Investor Needs for Increased Safety, Flexibility and a Competitive Yield," Business Wire, Inc. Business Wire, 2 Sheets, August 13, 2002.	
	D25	"The Bank of New York adds a \$300,000 FDIC-Insured Money Market Account Option to its Dividend Income Checking Account," PR Newswire Associations, Inc., PR Newswire, 2 Sheets, April 18, 2002.	
	D26	The Reserve Fund, Study of U.S. Patent No. 6,374,231, 1 Sheet.	
	D27	"Bank of Oak Ridge to Offer FDIC Insurance on up to \$1.5 Million," Dialog Web Command Mode, 2 Sheets, September 25, 2003, http://www.dialogweb.com/cgi/dwclient .	
	D28	Reserve Management Corporation, Reserve Insured Deposits, Serial No. 76/315,600, Issued.	
	D29	The Reserve, "What Sets Us Apart," 2 Sheets, October 4, 2006, http://www.ther.com/bank/bank_wsua.shtml .	
	D30	The Reserve, "Reserve Insured Deposits," 2 Sheets, October 4, 2006, http://www.ther.com/ps/ps_fif.shtml .	
	D31	The Reserve, "Company History," 3 Sheets, October 4, 2006, http://www.ther.com/aboutus/history.shtml .	
	D32	The Reserve, "Reserve Insured Deposits Program," 2 Sheets, October 4, 2006, http://www.ther.com/bank/bank_insdep.shtml .	
	D33	Reserve Insured Deposits, United States Patent and Trademark Office, Reg. No. 2,694,910, Registered March 11, 2003, 1 Sheet.	

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JBW	E1	THE RESERVE FUNDS PRESS RELEASE "The Reserve Funds and Frontier Bank Partner to Offer Revolutionary Banking Product," 5 Sheets, August 1, 2000.	

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/JBW/	F3	Mutual Funds Magazine, Bargain Basement Funds, October 1997, 1 Sheet.	
/JBW/	F4	Money Fund Report, IBC Financial Data, Inc., November 6, 1998, 1 Sheet.	
/JBW/	F5	LIBERMAN et al., Market Watch, "How Important are Banks?" FDIC Insurance on Deposits Just One Continuing Advantage, October 17, 2006, 3 Sheets.	
/JBW/	F6	Declaration of Mr. Bruce Bent II, Vice Chairman and Registrant of Applicant. (3 Sheets) and Exhibits A, B, C and D (6 Sheets).	

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